

## **To Whom It May Concern**

As Insurance Brokers to the English Schools Football Association and their Associated Members, we can confirm liability insurance is operative, as detailed in the enclosed Evidence of Cover.

The enclosed Evidence of Cover provides a brief summary of the features, benefits and limitations of the cover provided under the Liability policy underwritten by XL Catlin. Cover is subject to the policy terms, conditions and exclusions (a copy of which is available upon request).

We have highlighted some important conditions of cover below, but for full details of all terms and conditions please refer to the policy schedule and policy wording.

## **Public Liability Subjectivities:**

We have highlighted some important conditions of cover below, but for full details of all terms and conditions please refer to the policy schedule and policy wording.

**Car parks** - for clubs and leagues that have car parks for which they are responsible, it is a condition of the insurance that a Disclaimer Notice must be clearly displayed stating that no liability is accepted for any loss or damage to any motor vehicle. This disclaimer is to be situated in a prominent position in your car park.

**Designated changing facilities** - for clubs and leagues that have designated changing facilities, which they either own or operate, it is a condition of the insurance that a Disclaimer Notice is clearly displayed in a prominent position in or adjacent to the designated changing facilities, stating that no liability is accepted for any loss or damage to visitors' personal effects. An attendant must also be on duty therein throughout the whole of the time the designated changing facility is in use, or it must be adequately locked if unattended.



## **Claims Notification Procedure:**

Please note that all incidents that could give rise to a claim must be <u>immediately</u> reported to Bluefin Sport, with any writ or summons forwarded on immediately following receipt. You should not admit liability under any circumstances as the insurers will respond to all allegations on your behalf.

The insurer 'Catlin Underwriting Agencies Ltd' will initially have 40 days from the date <u>you</u> are notified of the incident, to respond to all allegations made against your club or league. Please note that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.

Please note that there are now strict timescales in place which must be adhered to following formal notification of a Public Liability claim..

You should follow the steps outlined below following receipt of a formal notification of a claim by a legal representative acting on behalf of the claimant:-

- 1. If you receive a Claims Notification Form (CNF) relating to either a claim against your club or a player you should <u>immediately</u> (and no later than one working day) send an electronic acknowledgment of receipt of the CNF to the claimant's legal representatives. We suggest a wording of: "We acknowledge receipt of the CNF dated xx/xx/xx which is being passed onto our insurer, Catlin Underwriting Agencies Ltd, under policy number 38222697.
- 2. You should then <u>immediately</u> send the CNF and associated correspondence to Bluefin Sport to enable formal acknowledgement by the insurer to the claimant's legal representatives (NOTE: Bluefin Sport will not be able to acknowledge such notifications; this is the responsibility of the insurer).
- 3. A Liability Report Form should also be completed and sent to Bluefin Sport. This form can be requested from Bluefin Sport on **0345 872 5060**

All forms and correspondence can be sent to Bluefin Sport :-

Post Bluefin Sport, Castlemead, Lower Castle Street, Bristol, BS1 3AG



**INSURED:** English Schools Football Association and Associated Members

PERIOD OF INSURANCE: 1 July 2018 to 30 June 2019, both dates inclusive

**UNDERWRITTEN BY:** Catlin Underwriting Agencies Ltd

POLICY NUMBER: 38222697

PUBLIC & PRODUCTS LIABILITY	
Limit of Indemnity	£10,000,000 any one occurrence in respect of Public Liability £10,000,000 in the aggregate in respect of Products Liability
Player to Player Defence Costs	£100,000
Excess	£250 each and every claim,
PROFESSIONAL INDEMNITY	
Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate
Excess	£250 each and every claim